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UNITED STATES DISTRICT COURT
DISTRICT OF OREGON

JEFFRY SMITH

No. 08-CV-6126-AA

Plaintiff,

DEFENDANT'S ANSWER

v.

COLUMBIA CREDIT SERVICES, INC.

Defendant.

Defendant, Columbia Credit Services, Inc., hereby answers plaintiff's complaint as follows:

1. Defendant lacks sufficient knowledge or information as to the basis for jurisdiction and therefore denies it.
2. Defendant denies any of its actions were violations of the Fair Debt Collection Practices Act ("FDCPA"). Defendant lacks sufficient information to admit or deny the remaining allegations in paragraph 2 and therefore denies them.
3. Defendant lacks sufficient information to admit or deny the allegations contained in paragraph 3 and therefore denies them.
4. Defendant lacks sufficient information to admit or deny the allegations contained in paragraph 4 and therefore denies them.

5. Defendant admits paragraph 5.
6. Defendant denies the allegations in paragraph 6.
7. Defendant lacks sufficient knowledge or information to admit or deny the allegations contained in paragraph 7 and therefore denies them.
8. Defendant lacks sufficient knowledge or information to admit or deny the allegations contained in paragraph 8 and therefore denies them.
9. Defendant lacks sufficient knowledge or information to admit or deny the allegations contained in paragraph 9 and therefore denies them.
10. Defendant lacks sufficient knowledge or information to admit or deny the allegations contained in paragraph 10 and therefore denies them.
11. Defendant lacks sufficient knowledge or information to admit or deny the allegations contained in paragraph 11 and therefore denies them.
12. Defendant lacks sufficient knowledge or information to admit or deny the allegations contained in paragraph 12 and therefore denies them.
13. Defendant lacks sufficient knowledge or information to admit or deny the allegations contained in paragraph 13 and therefore denies them.
14. Defendant lacks sufficient knowledge or information to admit or deny the allegations contained in paragraph 14 and therefore denies them.
15. Defendant lacks sufficient knowledge or information to admit or deny the allegations contained in paragraph 15 and therefore denies them.
16. Defendant admits the allegations contained in paragraph 16.
17. Defendant lacks sufficient knowledge or information to admit or deny the allegations contained in paragraph 17 and therefore denies them.
18. Defendant lacks sufficient knowledge or information to admit or deny the allegations contained in paragraph 18 and therefore denies them.
19. Defendant denies the allegations contained in paragraph 19.

20. Defendant admits and denies the allegations in paragraph 20 as admitted and denied above.

21. Defendant denies the allegations contained in paragraph 21.

22. Defendant denies the allegations contained in paragraph 22.

23. Defendant admits and denies the allegations contained in paragraph 23 as admitted and denied above.

24. Defendant denies the allegations contained in paragraph 24.

25. Defendant denies the allegations contained in paragraph 25.

WHEREFORE, defendant prays that plaintiff's complaint be dismissed with prejudice and that plaintiff's claims for relief be denied.

DATED this 7th day of May, 2008.

GREENE & MARKLEY, P.C.

By /s/ Daniel L. Steinberg
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CERTIFICATE OF SERVICE

I hereby certify that, on the date set forth below, true and correct copies of DEFENDANT'S ANSWER were served by **electronic notice** through the U.S. District Court's ECF system upon the following:

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DATED this 7th day of May, 2008.

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